

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:

MICHELLE STARKS

**FILED**  
JEANNE A. NAUGHTON, CLERK

OCT 24 2019

U.S. BANKRUPTCY COURT  
NEWARK, N.J.

BY  DEPUTY

Case No.: 17-25804

Hearing Date: OCTOBER 24, 2019

Chapter: 13

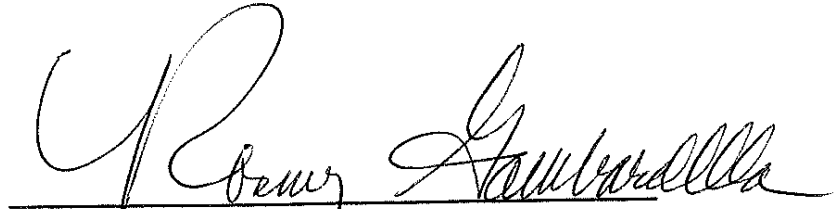
Judge: GAMBARDELLA

**ORDER AUTHORIZING  
SALE OF REAL PROPERTY**

Recommended Local Form: ☒ Followed ☐ Modified

The relief set forth on the following pages numbered two (2) and three (3) is  
**ORDERED.**

10-24-19

  
WB

After review of the Debtor's motion for authorization to sell the real property commonly known as 285 SHEPHERD AVENUE EAST ORANGE NJ, New Jersey (the Real Property).

**IT IS** hereby **ORDERED** as follows:

1. The Debtor is authorized to sell the Real Property on the terms and conditions of the contract of sale pursuant to 11 U.S.C. §§ 363(b) and 1303.

2. The proceeds of sale must be used to satisfy the liens on the real property unless the liens are otherwise avoided by court order. Until such satisfaction the real property is not free and clear of liens.

3. ☒ In accordance with D.N.J. LBR 6004-5, the *Notice of Proposed Private Sale* included a request to pay the real estate broker and/or debtor's real estate attorney at closing. Therefore the following professional(s) ~~may be paid at closing~~ funds to be held in escrow pending

Name of professional:	Krystle Morrisette, Broker	further order for both closing attorney and realtor.
Amount to be paid:	6% of sale proceeds	
Services rendered:	Listing, negotiation and sale of real estate	

**OR:** ☒ Sufficient funds may be held in escrow by the Debtor's attorney to pay real estate broker's commissions and attorney's fees for the Debtor's attorneys on further order of this court. The closing attorney must be retained by further

order of the Court.  
4. Other closing fees payable by the Debtor may be satisfied from the proceeds of sale and adjustments to the price as provided for in the contract of sale may be made at closing.

5. The amount of \$ 22,975.00 claimed as exempt may be paid to the Debtor.

6. The ☐ *balance of proceeds* or the ☒ *balance due on the debtor's Chapter 13 Plan* must be paid to the Chapter 13 Trustee in the Debtor's case. *at 100% of all remaining claims.*

7. A copy of the HUD settlement statement must be forwarded to the Chapter 13 Trustee 7 days after closing.

8. <sup>renew</sup> ~~The~~ The debtor must file a modified Chapter 13 Plan not later than 21 days after the date of this order.

9. Other provisions:

Liens on real property to be paid at closing directly from proceeds. This includes secured claim # 4 Liberty FCU first mortgage on 285 Shepherd Avenue, East Orange, NJ. Claim 4 will be paid in full at closing and lien discharged accordingly. Any other liens not mentioned will be paid at closing to complete sale. All other allowed claims to be paid by Chapter 13 Trustee from sale proceeds.

*Rule 6004(h) is hereby waived,*

rev.8/1/15

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Michelle Starks  
Debtor

Case No. 17-25804-RG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2019.

db +Michelle Starks, 285 Shepherd Avenue, East Orange, NJ 07018-2416

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 26, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2019 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Liberty Savings Federal Credit Union  
NJEFCMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com  
Celine P. Derkrikorian on behalf of Creditor Liberty Savings Federal Credit Union  
njecfmail@mw-c-law.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Douglas G. Mitchell on behalf of Debtor Michelle Starks douglas@lawyermitchell.com,  
gl8162@notify.cincompass.com  
Francis T. Tarlecki on behalf of Creditor Liberty Savings Federal Credit Union  
Njecfmail@mw-c-law.com, ftarlecki.kashlaw@gmail.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Melissa S DiCerbo on behalf of Creditor Liberty Savings Federal Credit Union  
nj-ecfmail@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9